

What Is Claimed Is:

SUB A1

1. A method for electronic credit/loan application processing for a user at an vehicle retail location having a Internet capable personal computer
5 connected to an Internet server, said method comprising:

receiving a request via the Internet for an electronic loan/credit application form from the user;
generating the electronic loan/credit
10 application form as a web page, said electronic form being generated to include an information field in which the user designates a particular financial institute or service provider;

receiving a completed application form from
15 the user;

determining whether the designated financial institute or service provider is a system participant;
and

transmitting information from the completed
20 application form via the Internet to the designated financial institute or service provider if the institute or provider is a system participant, or facsimile transmitting the information from the completed application form to the designated financial
25 institute or service provider if the institute or provider has been preselected by the user.

2. The method of claim 1 further comprising determining whether the requesting user is
authorized to receive the electronic loan/credit
30 application form.

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3. The method of claim 1 wherein transmitting via the Internet is performed using encryption.

5 4. The method of claim 1 further comprising before transmitting to a designated participating financial institute or service provider, automatically reformatting the information from the completed application form to be in a format suitable for processing by the designated institute or
10 provider.

5. The method of claim 1 further comprising collecting vehicle licensing information as part of the electronic loan/credit application form.

15 6. The method of claim 5 further comprising automatically transmitting the collected licensing information to an appropriate licensing agency or service provider.

20 7. The method of claim 1 further comprising collecting vehicle insurance information as part of the electronic loan/credit application form.

SUB A2 8. A system for electronic credit/loan application processing comprising:
an Internet capable personal computer at an
vehicle retail location; and
25 an intermediate system server for communicating over the Internet with the personal computer at the vehicle retail location and a plurality of participating financial institutions or

service providers, said intermediate system server comprising a computer processing system connected to a database and a facsimile transmission device, said computer processing system arranged to generate an electronic loan/credit application form as a web page in response to a request via the Internet from a user at the vehicle retail location, said electronic form having an information field in which the user designates a particular financial institute or service provider, wherein said computer processing system is further arranged to determine whether the designated financial institute or service provider is a system participant, and transmit information from a completed application form via the Internet to the designated financial institute or service provider if the institute or provider is a system participant, or alternatively facsimile transmit the information from the completed application form to the designated financial institute or service provider if the institute or provider is not participating but has been preselected by the user.

9. The system of claim 8 wherein said computer processing system accesses the database to verify whether the requesting user is authorized to receive the electronic loan/credit application form.

10. The system of claim of claim 8 wherein said computer processing system further comprises a means for encrypting transmissions over the Internet.

11. The system of claim 8 wherein said computer processing system is further arranged to

automatically reformat the information from a completed application form to place in a format suitable for processing by the designated participating institute or service provider.

- 5 12. The system of claim 8 wherein said generated electronic loan/credit application form comprises a plurality of graphical user interface screens having data fields arranged to receive personal and vehicle transaction related information
- 10 from the user.

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